

**Information to identify the case:**

Debtor 1	John Michael Waldron	Social Security number or ITIN xxx-xx-8758
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-14795-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John Michael Waldron

6/23/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 John Michael Waldron  
 Debtor

Case No. 17-14795-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Jun 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2017.

db	+John Michael Waldron, 484 Jarvis Road, Sicklerville, NJ 08081-2126
516695884	#+Central Credit Services, PO box 1880, Saint Charles, MO 63302-1880
516695886	++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 (address filed with court: Forster Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725)
516695887	+Hayt Hayt & Landau LLC, Two Industrial Way West - PO Box 500, Eatontown, NJ 07724-0500
516695889	+Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
516695890	+Nationwide Credit, PO Box 26314, Lehigh Valley, PA 18002-6314
516695892	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Division of Taxation, PO Box 283, Trenton, NJ 08695)
516695895	+Turnersville Preowned Sales and Service, 2800 Rt 42, Sicklerville, NJ 08081-4059

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2017 22:40:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2017 22:40:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516695882	+EDI: AMEREXPR.COM Jun 23 2017 22:23:00 American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
516695883	+EDI: CAPITALONE.COM Jun 23 2017 22:23:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
516695885	EDI: DISCOVER.COM Jun 23 2017 22:23:00 Discover, PO Box 15316, Wilmington, DE 19850
516695888	EDI: IRS.COM Jun 23 2017 22:23:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516695891	+E-mail/PDF: clerical@simmassociates.com Jun 23 2017 22:37:46 Simm Associates, 800 Pencade Dr., Newark, DE 19702-3354
516695893	+EDI: STF1.COM Jun 23 2017 22:23:00 Suntrust Bank, 1001 Semmes Ave, Richmond, VA 23224-2245
516695894	+EDI: CITICORP.COM Jun 23 2017 22:23:00 THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Robert H. Johnson on behalf of Debtor John Michael Waldron ecfmail@rhjlaw.com,  
 r43974@notify.bestcase.com

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Jun 23, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu  
tions.com;hinnaurato@subranni.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu  
tions.com;hinnaurato@subranni.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5